

Craig Tashjian

The Highest compliment is the referral of your family & friends.

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Mo. Income \$7,000

Tax Bracket 28%

FICO Score 668

Prepared by
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The purpose of this analysis is to help you make an informed decision when reviewing your current debt structure.

FOLLOW THESE 3 SIMPLE STEPS:

1. CURRENT LIABILITIES displays the current liabilities information that we have on file for you.
2. RECOMMENDED DEBT STRUCTURE shows how you can consolidate your debt and save hundreds of dollars.
3. TERM REDUCTION shows you how you can take our recommended monthly savings and save thousands on interest AS WELL AS pay off your loan sooner!

Debt Free Analysis

Neil Armstrong
123 Sunset Lane
Bel Air, CA 90077

CURRENT LIABILITIES

Your current debt structure

Type	Creditor	Rate	Balance	Payment	Tax Ded.	Debt Free in
Mortgage	Bank of America	6.250%	\$206,188	\$1,355	\$301	25.25 yrs.
Mortgage	2nd Mortgage	7.250%	\$31,329	\$320	\$53	10.25 yrs.
Auto	Ford Motor Credit	5.500%	\$12,486	\$327	\$0	3.50 yrs.
Credit Card	Chase Manhattan	12.000%	\$9,000	\$270	\$0	3.42 yrs.
Totals (Paid-Off items):			\$259,003	\$2,272	\$354	

RECOMMENDED DEBT STRUCTURE*

Our proposed debt structure

Program	Terms	Rate	Balance	Payment	Tax Ded.
1st New Program	240	6.000%	\$269,000	\$1,927	\$377
2nd 2nd TD	180	0.000%	\$0	\$0	\$0
Totals:			\$269,000	\$1,927	\$377

PAYMENT SAVINGS

Savings based on our Debt Free proposal

Savings	Monthly	Quarterly	Annually
Before	\$2,272	\$6,815	\$27,259
After	\$1,927	\$5,782	\$23,126
Totals:	\$344	\$1,033	\$4,133

TERM REDUCTION

Suggestions to become Debt Free quicker!

Pre-Payment	Years	Equity Increase
\$100	5.0	\$6,977
	10.0	\$16,388
	15.0	\$29,082
Loan Paid Off:	18.3	\$19,868

Interest Savings

ASSET ACCUMULATION

Savings based on our current recommendations

Asset Specs.	Benefit After x yrs.	
Opening Balance	\$1,000	7 \$26,914
Rate	6.000%	15 \$73,414
Payment	\$244	20 \$116,048

TAX BENEFITS

Savings based on our current recommendations

	Monthly	Qrtly.	Yearly
Before	\$354	\$1,061	\$4,244
After	\$377	\$1,130	\$4,519
Savings	\$23	\$69	\$275

NOTES

Small changes in your debt structure can make a life changing difference in your financial future. When you're ready to buy a new home, be sure to call us first. With a simple phone call, you can apply for a loan, get advance loan approval, and lock in your interest rate! Just call our dedicated team of Home Loan Experts at the number listed at the top of this page. Call me at 781-719-4677 or email at craigtashjian@comcast.net

NOTICE AND DISCLAIMER: The results above are based on (i) information provided by you, (ii) estimates of interest rates, your ability to save, your tax bracket, closing costs and other amounts, (iii) currently available loan programs and (iv) information and assumptions discussed with your advisor; all of which might change over time. If the information or assumptions are not correct or change, then the results above will change. Your advisor will provide additional information about

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